IN THE UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS **CORPUS CHRISTI DIVISION**

\$ \$ \$ \$ \$ In Re: Case No. 18-20020-C-13 JACOB R DELEON Chapter 13 **MARGARITA DELEON** JUDGE MARVIN ISGUR

TRUSTEE'S NOTICE OF FINAL CURE PAYMENT AND MOTION TO DEEM MORTGAGE CURRENT

THIS MOTION SEEKS AN ORDER THAT MAY ADVERSELY AFFECT YOU. IF YOU OPPOSE THE MOTION, YOU SHOULD IMMEDIATELY CONTACT THE MOVING PARTY TO RESOLVE THE DISPUTE. IF YOU AND THE MOVING PARTY CANNOT AGREE, YOU MUST FILE A RESPONSE AND SEND A COPY TO THE MOVING PARTY. YOU MUST FILE AND SERVE YOUR RESPONSE WITHIN 21 DAYS OF THE DATE THIS WAS SERVED ON YOU. YOUR RESPONSE MUST STATE WHY THE MOTION SHOULD NOT BE GRANTED. IF YOU DO NOT FILE A TIMELY RESPONSE, THE RELIEF MAY BE GRANTED WITHOUT FURTHER NOTICE TO YOU. IF YOU OPPOSE THE MOTION AND HAVE NOT REACHED AN AGREEMENT, YOU MUST ATTEND THE HEARING. UNLESS THE PARTIES AGREE OTHERWISE, THE COURT MAY CONSIDER EVIDENCE AT THE HEARING AND MAY DECIDE THE MOTION AT THE HEARING.

REPRESENTED PARTIES SHOULD ACT THROUGH THEIR ATTORNEY.

To the Honorable United States Bankruptcy Judge:

Cindy Boudloche, Chapter 13 Trustee, (the "Trustee"), files this Notice of Final Cure Payment and Motion to Deem Mortgage Current.

NOTICE OF FINAL CURE PAYMENT

1. Based on the Trustee's records, the Debtor has completed all payments to the Trustee due under the confirmed plan in this case. Pursuant to FED. R. BANKR. P. 3002.1(f), you are hereby notified that the Debtor has paid in full the amounts required to cure any default (both pre- and post-petition) on all claims secured by a security interest in the Debtor's principal residence. You are further notified pursuant to FED. R. BANKR. P. 3002.1(f), that within twentyone (21) days after service of this notice, each holder of a claim secured by a security interest in the Debtor's principal residence is required to file and serve on the Debtor, the Debtor's counsel, and the trustee a statement indicating (1) whether the holder agrees that the Debtor has paid in full the amount required to cure any default on its claim, and (2) whether the Debtor is otherwise current on all payments consistent with 11 U.S.C. § 1322(b)(5). The statement must itemize the required cure or post-petition amounts, if any, that the holder contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the holder's proof of claim and is not subject to FED. R. BANKR. P. 3001(f).

Debtors

Motion to Deem Mortgage Current and Direct Debtor to Begin Making Direct Payments

2. Based on the Trustee's records, the Debtor has completed all payments to the Trustee required under the confirmed plan in this case to the following creditors whose claims are secured by a security interest in the Debtor's principal residence:

HOME POINT FINANCIAL CORPORATION

Last four digits of account number: 6087

Total paid on the claim: \$54,372.67

- 3. The Trustee requests an order determining that (i) that the claim(s) of the above identified creditor(s) are current; (ii) all escrow deficiencies, if any, have been cured; and (iii) all legal fees, inspection fees and other charges imposed by the creditor, if any, have been satisfied in full.
- 4. The Debtor should begin making direct payments to the following creditors whose claims are secured by a security interest in the Debtor's principal residence:

Creditor Name & Address

HOME POINT FINANCIAL
CORPORATION
11511 LUNA ROAD STE 300
FARMBERS BRANCH, TX 75234

Accordingly, the Trustee requests that the Court grant relief consistent with the foregoing and such other relief as is just.

Dated: 10/08/2020

Respectfully Submitted.

/s/ Cindy Boudloche

Cindy Boudloche Standing Chapter 13 Trustee 555 N. CARANCAHUA STE 600 CORPUS CHRISTI, TX 78401-0823 TELEPHONE (361)883-5786 FACSIMILE (361)888-4126

CERTIFICATE OF SERVICE

I do hereby certify that on or about October 08, 2020, a copy of the foregoing Trustee's Notice of Final Cure Payment and Motion to Deem Mortgage Current was served electronically on all parties requesting electronic notice or by United States Mail to the parties listed below:

/s/ Cindy Boudloche

Cindy Boudloche Chapter 13 Trustee

JACOB R DELEON 2226 RETTA DR CORPUS CHRISTI, TX 78418

LAW OFFICE OF JOEL GONZALEZ PLLC 700 EVERHART RD STE G-1 CORPUS CHRISTI, TX 78411

SOTTILE & BARILE LLC (Creditor Attorney) 394 WARDS CORNER RD STE 180 LOVELAND, OH 45140

HOME POINT FINANCIAL CORPORATION (Creditor) 11511 LUNA ROAD STE 300 FARMBERS BRANCH, TX 75234

Parties Requesting 2002 Notice

SOTTILE & BARILE LLC 394 WARDS CORNER RD STE 180 LOVELAND, OH 45140

LINEBARGER GOGGAN BLAIR & SAMPSON LLP PO BOX 17428 AUSTIN, TX 78760-7428

SYNCHRONY BANK C/O PRA RECEIVABLES MANAGEMENT LLC PO BOX 41021 NORFOLK, VA 23541

CONN APPLIANCES INC C/O BECKET & LEE LLP
PO BOX 3002
DEPT CONNS
MALVERN, PA 19355-1245